

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: KRISTIN A. MARKS

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Case No. 1:17-bk-04749

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/17/2017.
- 2) The plan was confirmed on 09/27/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 07/29/2019, 07/30/2019, 08/29/2019, 05/27/2022, 08/05/2022.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 03/11/2019, 01/05/2022.
- 5) The case was completed on 02/10/2023.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$7,511.00.
- 10) Amount of unsecured claims discharged without full payment: \$18,515.81.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor(s)	\$ 105,308.91	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 105,308.91

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 7,891.86	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 8,391.86
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
AARON JOHN NEUHARTH	Pri	0.00	NA	NA	2,500.00	0.00
UNITED STUDENT AID FUNDS INC	Uns	0.00	1,335.30	1,335.30	47.93	0.00
US DEPARTMENT OF EDUCATION	Uns	68,675.00	70,479.82	70,479.82	2,529.90	0.00
INTERNAL REVENUE SERVICE	Pri	31,782.13	22,852.36	13,378.93	13,378.93	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	22,852.36	9,473.43	340.06	0.00
PNC BANK	Sec	0.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Sec	16,466.54	16,355.73	668.24	668.24	0.00
BECKET & LEE	Uns	272.71	315.03	315.03	11.31	0.00
MIDLAND CREDIT MGMT;	Uns	3,470.00	3,472.65	3,472.65	124.65	0.00
PATRIOT FEDERAL CREDIT UNION	Uns	2,682.69	2,763.44	2,763.44	99.19	0.00
PATRIOT FEDERAL CREDIT UNION	Uns	453.44	289.05	289.05	0.00	0.00
PATRIOT FEDERAL CREDIT UNION	Sec	0.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	75.00	101.49	101.49	3.64	0.00
TD BANK	Uns	0.00	428.46	428.46	15.38	0.00
PNC BANK	Con	0.00	NA	NA	55,489.93	0.00
PATRIOT FCU	Con	0.00	NA	NA	8,682.46	0.00
PNC BANK	Sec	132,646.05	135,487.25	12,383.82	12,383.82	0.00
PATRIOT FEDERAL CREDIT UNION	Sec	18,000.00	16,412.15	641.61	641.61	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
HANNAH HERMAN-SNYDER	Lgl	0.00	NA	NA	500.00	0.00
CRYSTAL SPRINGS	Uns	59.40	NA	NA	0.00	0.00
DS SERVICES OF AMERICA	Uns	278.36	NA	NA	0.00	0.00
PROFESSIONAL ACCOUNT MGMT	Uns	31.75	NA	NA	0.00	0.00
SUMMIT PHYSICIAN SERVICES	Uns	111.00	NA	NA	0.00	0.00
TARGET	Uns	640.00	NA	NA	0.00	0.00
TSI-MEDICAL	Uns	30.00	NA	NA	0.00	0.00
WIEGAND'S PROFESSIONAL LAW	Uns	117.66	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 64,173.00	\$ 64,172.39	\$ 0.00
Mortgage Arrearage	\$ 13,025.43	\$ 13,025.43	\$ 0.00
Debt Secured by Vehicle	\$ 668.24	\$ 668.24	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 77,866.67	\$ 77,866.06	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 17,878.93	\$ 15,878.93	\$ 0.00
TOTAL PRIORITY:	\$ 17,878.93	\$ 15,878.93	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 88,658.67	\$ 3,172.06	\$ 0.00

Disbursements:

Expenses of Administration	\$ 8,391.86	
Disbursements to Creditors	\$ 96,917.05	
TOTAL DISBURSEMENTS:		\$ 105,308.91

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/12/2023

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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